## WHAT IS CLAIMED IS:

1. A method of creating an IC card, wherein:

an IC card creation entrusted company server for creating IC card creation data to be loaded to an IC card previously registers advance registration information data which include at least one template information in relation to at least one application stored in the IC card;

said IC card creation entrusted company server receiving IC card setting data composed of card basic information data including individual information and IC card unique information assigning data including at least one application assigning information;

said IC card creation entrusted company server taking out said template information which is previously registered with respect to each application, in accordance with said application assigning information which is included in said IC card setting data;

said IC card creation entrusted company server combining said card basic information data with the taken template information to create loading data with respect to each application; and

said IC card creation entrusted company server merging the loading data of each application to produce the IC card creation data.

2. A method of creating an IC card as claimed

in Claim 1, wherein said IC card creation entrusted company server loads said IC card creation data to an chip of the IC card to create the IC card.

3. A method of creating an IC card as claimed in Claim 1, wherein:

said IC card creation entrusted company server receives said IC card setting data from at least one IC card issuing company server to produce said IC card creation data; and

said IC card creation entrusted company server transmitting the produced IC card creation data to the at least one IC issuing company server.

4. A system for creating an IC card, wherein an IC card creation entrusted company server for creating IC card creation data to be loaded to an IC card comprises:

a database for previously registering advance registration information data which includes at least one template information in relation to at least one application stored in the IC card;

receiving means for receiving IC card setting data composed of card basic information data including individual information and IC card unique information assigning data including at least one application assigning information;

taking means for taking out said template information which is previously registered with respect

to each application, in accordance with said application assigning information which is included in said IC card setting data;

combining means for combining said card basic information data with the taken template information to create loading data with respect to each application; and

merging means for merging the loading data of each application to produce the IC card creation data.

- 5. A system for creating an IC card as claimed in Claim 4, wherein said IC card creation entrusted company server further comprises loading means for loading said IC card creation data to an chip of the IC card to create the IC card.
- 6. A system for creating an IC card as claimed in Claim 1, wherein said IC card creation entrusted company server comprises:

reception means for receiving said IC card setting data from at least one IC card issuing company server to produce said IC card creation data; and

transmission means for transmitting the produced IC card creation data to the at least one IC issuing company server.

7. A program for creating an IC card, wherein an IC card creation entrusted company server for creating IC card creation data to be loaded to an IC card comprises

the functions of:

previously registering advance registration information data which includes at least one template information in relation to at least one application stored in the IC card;

receiving IC card setting data composed of card basic information data including individual information and IC card unique information assigning data including at least one application assigning information;

taking out said template information which is previously registered with respect to each application, in accordance with said application assigning information which is included in said IC card setting data;

combining said card basic information data with the taken template information to create loading data with respect to each application; and

merging the loading data of each application to produce the IC card creation data.